

DEFAULT O/E JAD

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:)	Case No. 18-10056-JAD
Janice K. Graham)	Chapter 13
)	
Debtor(s))	Doc # <u>61</u>
Ronda J. Winnecour, Chapter 13 Trustee)	FILED
Movant(s))	2/23/23 2:08 pm
vs.)	CLERK
Janice K. Graham)	U.S. BANKRUPTCY
)	COURT - WDPA
Respondent(s))	

ORDER

AND NOW, this 23rd day of February, **2023**, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED, ADJUDGED and DECREED**:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- ☒ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, the Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.
- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative

fee), together with the unpaid \$_____ portion of the original filing fee.

E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:

- (1) the time deadline provided by state law; or
- (2) 30 days after the date of this notice.

☐ This case is not dismissed. The plan term is extended to a total of ____ months; the monthly plan payment amount is changed to \$_____ effective.

☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed ____ with / ____ without prejudice, without further notice or hearing.

☐ Other:

BY THE COURT:

Dated: February 23, 2023 _____



United States Bankruptcy Judge
Jeffery A. Deller

In re:
Janice K. Graham
Debtor

Case No. 18-10056-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: Feb 23, 2023

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2023:

Recip ID	Recipient Name and Address
db	+ Janice K. Graham, PO Box 381, Seneca, PA 16346-0381
14762397	+ HSBC Bank, Attn: Bankruptcy, PO Box 30256, Salt Lake City, UT 84130-0256
14762405	+ Venango County Tax Claim Bureau, 1174 Elk Street, PO Box 831, Franklin, PA 16323-0831
14762406	+ Weisfield Jewelers, Attn: Bankruptcy, PO Box 3680, Akron, OH 44309-3680

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14762390	+ Email/PDF: ebn_ais@aisinfo.com	Feb 23 2023 23:47:35	245 Holdings LLC, by American InfoSource LP as agent, PO Box 269093, Oklahoma City, OK 73126-9093
14762392	Email/Text: bnc@atlasacq.com	Feb 23 2023 23:48:00	Atlas Acquisitions LLC, 294 Union Street, Hackensack, NJ 07601
14762391	+ Email/PDF: ebn_ais@aisinfo.com	Feb 23 2023 23:47:41	American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
14762393	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 23 2023 23:47:46	Capital One, PO Box 85520, Richmond, VA 23285
14762395	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2023 00:02:09	Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195
14762396	+ Email/Text: ally@ebn.phinsolutions.com	Feb 23 2023 23:48:00	GMAC, Attn: Bankruptcy, Po Box 130424, Saint Paul, MN 55113-0004
14762398	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 23 2023 23:48:00	Internal Revenue Service, Office of District Counsel, 1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222
14762394	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 23 2023 23:47:34	Chase, Po Box 15298, Wilmington, DE 19850
14762402	Email/Text: Bankruptcy.Notices@pnc.com	Feb 23 2023 23:48:00	PNC Bank, PO Box 94982, Cleveland, OH 44101
15331150	Email/Text: Bankruptcy.Notices@pnc.com	Feb 23 2023 23:48:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
14762403	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2023 00:01:09	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
14762625	+ Email/PDF: rmscedi@recoverycorp.com	Feb 23 2023 23:47:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14762401	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 23 2023 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14762404	+ Email/PDF: gecsed@recoverycorp.com	Feb 23 2023 23:47:35	Synchrony Bank, Attention: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064

District/off: 0315-1

User: auto

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Date Rcvd: Feb 23, 2023

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TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NA
cr		PNC BANK NATIONAL ASSOCIATION
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14762400	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14762399	*	Internal Revenue Service, Insolvency Unit, PO Box 7317, Philadelphia, PA 19101-7317
14784780	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14791388	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Janice K. Graham dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor PNC BANK NA jblank@pincuslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NA amps@manleydeas.com
Thomas Song	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION pawb@fedphe.com

TOTAL: 7